

United States Bankruptcy Court
Eastern District of New York

In re:
Michael Acarino
Benegna Acarino
Debtors

Case No. 16-44997-ess
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0207-1

User: admin
Form ID: 318DF7

Page 1 of 2
Total Noticed: 46

Date Rcvd: Feb 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 10, 2017.

db/jdb
smg Michael Acarino, Benegna Acarino, 53 Robin Rd, # 1, Staten Island, NY 10305-4726
NYC Department of Finance, 345 Adams Street, Office of Legal Affairs,
Brooklyn, NY 11201-3719
smg +NYS Unemployment Insurance, Attn: Insolvency Unit, Bldg. #12, Room 256,
Albany, NY 12240-0001
8905839 At T Wireless, DCI, PO Box 551268, Jacksonville, FL 32255-1268
8905843 Capl/bstby, 50 NW Point Blvd, Elk Grove Village, IL 60007-1032
8905844 Capital One, c/o Rubin & Rothman, 1787 Veterans Hwy Ste 32, Islandia, NY 11749-1500
8905851 Credit One Bank N.A., Midland Funding, 2365 Northside Dr Ste 300,
San Diego, CA 92108-2709
8905854 FMA Alliance LTD, PO Box 2409, Houston, TX 77252-2409
8926842 +Ford Motor Credit Company LLC, c/o Schiller Knapp Lefkowitz, & Hertzell LLP,
950 New Loudon Road, Suite 109, Latham, NY 12110-2100
8905858 +Harley-Davidson Credit Corp, 5505 N Cumberland Ave, Chicago, IL 60656-4761
8905859 JTV preferred account, PO Box 105658, Atlanta, GA 30348-5658
8905862 Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
8905863 New York City Water Board, PO Box 11863, Newark, NJ 07101-8163
8905865 Portfolio Recovery Ass, 287 Independence Blvd, Virginia Beach, VA 23462-2962
8905868 Shiel Medical Laboratory, 63 Flushing Ave Unit 336, Brooklyn, NY 11205-1083
8905871 Synchrony Bank, Portfolio Recovery, PO Box 41067, Norfolk, VA 23541-1067
8905877 Visa Dept Store National Bank, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053
8913458 +Wells Fargo Bank, N.A., c/o Frenkel Lambert et al., 53 Gibson Street,
Bay Shore, NY 11706-8369

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg +E-mail/Text: nys.dtf.bncnotice@tax.ny.gov Feb 08 2017 18:32:12
NYS Department of Taxation & Finance, Bankruptcy Unit, PO Box 5300,
Albany, NY 12205-0300
smg +E-mail/Text: ustpreregion02.br.ecf@usdoj.gov Feb 08 2017 18:31:08
Office of the United States Trustee, Eastern District of NY (Brooklyn Office),
U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014-9449
8905840 EDI: TSYS2.COM Feb 08 2017 18:23:00 Barclays Bank Delaware, PO Box 8801,
Wilmington, DE 19899-8801
8905841 EDI: TSYS2.COM Feb 08 2017 18:23:00 Barclays Bank Delaware, PO Box 8803,
Wilmington, DE 19899-8803
8905845 EDI: CAPITALONE.COM Feb 08 2017 18:23:00 Capital One Bank USA N, 15000 Capital One Dr,
Richmond, VA 23238-1119
8905842 EDI: CAPITALONE.COM Feb 08 2017 18:23:00 Capl/bstby, Capital, PO Box 30285,
Salt Lake City, UT 84130-0285
8905846 EDI: MERRICKBANK.COM Feb 08 2017 18:23:00 Cardworks/CW Nexus, PO Box 9201,
Old Bethpage, NY 11804-9001
8905847 EDI: CHRM.COM Feb 08 2017 18:23:00 Chrysler Capital, PO Box 961275,
Fort Worth, TX 76161-0275
8905848 EDI: CHRM.COM Feb 08 2017 18:23:00 Chrysler Capital, Santander Consumer USA,
PO Box 961275, Fort Worth, TX 76161-0275
8905849 EDI: WFNNB.COM Feb 08 2017 18:23:00 Comenity Capital Bank, PO Box 183003,
Columbus, OH 43218-3003
8905850 EDI: RCSFNBMARIN.COM Feb 08 2017 18:23:00 Credit One Bank, PO Box 60500,
City of Industry, CA 91716-0500
8905852 EDI: DCI.COM Feb 08 2017 18:23:00 Diversified Consultant, PO Box 551268,
Jacksonville, FL 32255-1268
8905853 EDI: TSYS2.COM Feb 08 2017 18:23:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
8905856 EDI: FORD.COM Feb 08 2017 18:23:00 Ford Motor Credit, National Bankruptcy Service Center,
PO Box 62180, Colorado Springs, CO 80962-2180
8905855 EDI: FORD.COM Feb 08 2017 18:23:00 Ford Motor Credit, PO Box 62180,
Colorado Springs, CO 80962-2180
8905857 +EDI: FORD.COM Feb 08 2017 18:23:00 Frd Motor Cr, PO Box BOX542000, Omaha, NE 68154-8000
8905860 E-mail/Text: bk@lendingclub.com Feb 08 2017 18:31:23 Lending Club Corp,
71 Stevenson St Ste 300, San Francisco, CA 94105-2985
8905861 EDI: MERRICKBANK.COM Feb 08 2017 18:23:00 Merrick Bank, PO Box 9201,
Old Bethpage, NY 11804-9001
8905866 EDI: RMSC.COM Feb 08 2017 18:23:00 QCARD/Synchrony Bank, PO Box 530905,
Atlanta, GA 30353-0905
8905867 EDI: CHRM.COM Feb 08 2017 18:23:00 Santander Consumer USA, PO Box 961275,
Fort Worth, TX 76161-0275
8905869 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchb/evine, PO Box 965005, Orlando, FL 32896-5005
8905870 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchb/tjx Cos Dc, PO Box 965005,
Orlando, FL 32896-5005
8905874 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchrony Bank/Shopnbc, PO Box 965064,
Orlando, FL 32896-5064
8905875 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchrony Bank/Tjx, PO Box 965064,
Orlando, FL 32896-5064

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8905872 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchrony Bank/care credit, PO Box 960061,
Orlando, FL 32896-0061
8905873 EDI: RMSC.COM Feb 08 2017 18:23:00 Synchrony Bank/jcp, PO Box 960090,
Orlando, FL 32896-0090
8905876 E-mail/Text: birminghamtops@sba.gov Feb 08 2017 18:31:20 US Small Business Administration,
801 Tom Martin Dr Ste 120, Birmingham, AL 35211-6424
8905878 EDI: WFFC.COM Feb 08 2017 18:23:00 Wells Fargo Home Mortgage, PO Box 11701,
Newark, NJ 07101-4701

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8905864 ##Portfolio Rc, 287 Independence Blvd, Virginia Beach, VA 23462-2962

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2017 at the address(es) listed below:

Alan Nisselson anisselson@windelsmarx.com,
theston@windelsmarx.com; ahollander@windelsmarx.com; nl59@ecfcbis.com; jryan@windelsmarx.com
Kevin B Zazzera on behalf of Debtor Michael Acarino kzazz007@yahoo.com
Kevin B Zazzera on behalf of Joint Debtor Benegna Acarino kzazz007@yahoo.com
Mark R Bernstein on behalf of Creditor Wells Fargo Bank, N.A. mbernstein@flwlaw.com,
jpiegelman@flwlaw.com; plamberti@flwlaw.com
Martin A Mooney on behalf of Creditor Ford Motor Credit Company LLC as agent for CAB East LLC
ahight@schillerknapp.com, kcollins@schillerknapp.com; ahight@ecf.courtdrive.com
Office of the United States Trustee USTPRegion02.BR.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:Debtor 1 **Michael Acarino**Social Security number or ITIN **xxx-xx-2634**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Benegna Acarino**Social Security number or ITIN **xxx-xx-1037**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court Eastern District of New York
 271-C Cadman Plaza East, Suite 1595
 Brooklyn, NY 11201-1800

Case number: **1-16-44997-ess**Chapter: **7****Order of Discharge and Final Decree**

Revised: 12/15

IT IS ORDERED:

A discharge under 11 U.S.C. § 727 is granted to:

Michael Acarino

Benegna Acarino

IT IS FURTHER ORDERED:

- Alan Nisselson (Trustee) is discharged as trustee of the estate of the above-named debtor(s) and the bond is cancelled.
- The Chapter 7 case of the above-named debtor(s) is closed.

BY THE COURT

Dated: February 8, 2017

s/ Elizabeth S. Stong
 United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as the debtor(s). It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor(s) a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor(s). A creditor who violates this order can be required to pay damages and attorney's fees to the debtor(s).

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts;
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.